

Form: ICB-12001-01 rev. 01

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(c)

Isabel C. Balboa
Chapter 13 Standing Trustee
Cherry Tree Corporate Center
535 Route 38, Suite 580
Cherry Hill, NJ 08002-2977



Order Filed on September 10, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Joshua Cardona
Holly Cardona

Debtor(s)

Case No.: 18-33920 (ABA)

Hearing Date: 09/09/2020


Judge: Andrew B. Altenburg, Jr.

ORDER CONFIRMING CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two(2) through four(4) is hereby

ORDERED.

DATED: September 10, 2020



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Joshua Cardona and Holly Cardona

Case No.: 18-33920 (ABA)

Caption of Order: ORDER CONFIRMING CHAPTER 13 PLAN

The plan of the debtor having been proposed to the creditor, and a hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provision of the Bankruptcy Code have been complied with; and for good cause shown, it is

ORDERED that the plan of the above named debtor, dated 12/18/2018, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor; and it is further

ORDERED that the debtor shall pay the Standing Trustee, Isabel C. Balboa, the sum of \$300.00 for a period of 15 months beginning immediately, which payment shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586, together with \$10,827.50 paid to date.

ORDERED that the debtor's attorney be and hereby is allowed a fee of \$4,750.00. The unpaid balance of the allowed fee in the amount of \$4,750.00 plus costs of \$0.00 shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

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Debtor: Joshua Cardona and Holly Cardona

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ORDERED that if the debtor should fail to make plan payments for a period of more than 30 days, the Standing Trustee may file, with the Court and served upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the debtor(s), debtor(s)' attorney and any other party filing a Notice of Appearance.

ORDERED that the debtor's modification of claim of the following secured creditor, as may have been agreed to between the parties, be and hereby is granted and any remaining portion of the claim shall be treated as an unsecured claim in the plan:

CVI Loan GT Trust cramdown to \$200.00, Capital One Auto Finance cramdown to \$5,727.00

ORDERED that the debtor consents to pay secured claims as filed, with reservation of rights to challenge the claims.

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Debtor: Joshua Cardona and Holly Cardona

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ORDERED as follows:

Pursuant to debtor's Chapter 13 Plan as last amended, the secured claim of The Money

Source will be paid outside of the Chapter 13 Plan pursuant to a loan modification

agreement. The Standing Trustee shall make no payments to The Money Source on account

of pre-petition arrears set forth in the proof of claim dated February 18, 2019. Total plan

length of 36 months. The debtor shall provide to the Trustee a copy of their updated

income on or before January 15, 2021.